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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

1042 U.S. PTO  
12/17/01Docket No. AUS920010844US1  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Date: 12/17/01

JC973 U.S. PTO  
10/022165  
12/17/01

Sir:

Transmitted herewith for filing is the patent application of Inventor(s):

MICHAEL WAYNE BROWN, JOSEPH HERBERT MCINTYRE, MICHAEL A. PAOLINI,  
JAMES MARK WEAVER, AND SCOTT LEE WINTERS

For: PROVIDING ACCOUNT USAGE FRAUD PROTECTION

ASSIGNEE NAME: INTERNATIONAL BUSINESS MACHINES CORPORATION

ASSIGNEE RESIDENCE: ARMONK, NEW YORK

Enclosed are also:

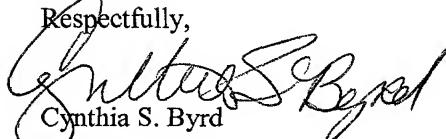
51 Pages of Specification including an Abstract  
 13 Pages of Claims  
 7 Sheet(s) of Drawings (INFORMAL)  
 4 Declarations and Power of Attorney  
 Assignments of the invention to IBM Corporation  
 Recordation Form Cover sheet, Form PTO-1595  
 Information Disclosure Statement, PTO 1449 and References

## CLAIMS AS FILED

FOR	Number Filed	Number Extra	Rate	Basic Fee (\$740)
Total Claims	59	-20 =	39	X \$18 = \$702.00
Independent Claims	8	-3 =	5	X \$84 = \$420.00
Multiple Dependent Claims	0		X \$280 =	
<b>Total Filing Fee</b>				<b>\$1862.00</b>

Please charge \$ 1862.00 to IBM Corporation, Deposit Account No. 09-0447.  
 The Commissioner is hereby authorized to charge payment of the following fees associated with the communication or credit any over payment to IBM Corporation, Deposit Account No. 09-0447. A duplicate copy of this sheet is enclosed.  
 Any additional filing fees required under 37CFR § 1.16.  
 Any patent application processing fees under 37CFR § 1.17.

Respectfully,


Cynthia S. Byrd  
Reg. No. 39,365Intellectual Property Law Dept.  
IBM Corporation  
11400 Burnet Road 4054  
Austin, Texas 78758  
Telephone: (512) 823-5884